

Raymond & Raymond, Esqs.
Attorneys at Law
7 Glenwood Avenue, 4th Floor
East Orange, New Jersey 07017
(973) 675-5622 Phone; (408) 519-6711 Telefax
Email: herbertraymond@gmail.com
Herbert B. Raymond, Esq., Kevin DeLyon, Esq., Jeff Raymond, Esq.
Attorneys for the Debtor(s)

IN RE: | UNITED STATES BANKRUPTCY COURT
| DISTRICT OF NEW JERSEY
| CHAPTER 13
| CASE NO.: 19-25519 (JKS)
|
NANA OPOKU-WARE, |
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DEBTORS (S) .

DEBTOR'S CERTIFICATION RELATING
TO MODIFIED CHAPTER 13 PLAN

Nana Opoku-Ware, Debtor in the above-captioned matter, of
full age, hereby certifies as follows:

1. I am the Debtor in the above-captioned matter and I am
filing this brief certification in support of the Modified
Chapter 13 Plan which was filed.

2. Specifically, the Certification relates to the extension
of the plan, under the 'Cares Act', Section 1113, to seven years.
That Section of the newly enacted law amends Section 1329 of the
Bankruptcy Code by allowing plan modification, upon the Debtor's
request. It allows modification if:

a. "the debtor is experiencing or has experienced a material
financial hardship due, directly or indirectly, to the
Corona Virus Disease 2019 (COVID-19) Pandemic; and the
modification is approved after notice and a hearing.

3. A plan under this section, "may not provide for payments
over a period that expires more than 7 years after

1 the time that the first payment under the original confirmed plan
2 was due."

3 4. I believe that I have directly experienced a material
4 financial hardship as a result of the health pandemic allowing
5 the plan extension of up to seven years as provided for in the
6 Cares Act.

7 5. Specifically, I work as a Ramp Agent for an airline
8 Company and used to work considerable overtime pre-Pandemic.
9 However, due to the lack of people flying during the Pandemic,
10 all of my overtime has been eliminated. In addition, my aunt died
11 from COVID, and I was responsible for all of her funeral expenses
12 which set me back considerably as well. Finally, my tenant has
13 not paid me rent in four months either due to his loss of income
14 and I am unable to evict him due to the eviction moratorium. For
15 all of these reasons, I have struggled to maintain my obligations
16 and have fallen behind on my mortgage as well. Fortunately, now
17 with a plan extension, I will be able to capitalize my mortgage
18 arrears into my plan without increasing my monthly obligation to
19 the trustee.

20 6. I sincerely believe that this qualifies as a material
21 financial hardship as defined by Congress under the Care Act
22 allowing for the extension of the plan term to of up to seven
23 years to alleviate or lessen my financial obligations.

24 7. I certify that this information is true and correct.

25 Dated: October 9, 2020 /S/ NANA OPOKU-WARE

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DEBTOR